TELLS NEED OF

Holland Shows Significance of Guaranty Trust's Application.

By HOLLAND.

was well along in its remarkable work of investigating the banking and fiscal systems of the civilized nations, the members were persuaded that it would be of the greatest value, if the United States was to have an improved banking system, were the basis of it to be a central bank. But at that time public opin-ion was so strongly set against centralizing or concentrating within the control of a single institution the new nanking bill to incorporate the central bank system into the measure. Instead of that Congress created the Federal reserve board whose authority controlls twelve Federal reserve districts. This Federal reserve board is, in fact if not in name, constituted with powers which, ex-ercised over the twelve district banks, make it really a central or centralized body.

To Amend Laws.

Bankers in this city have been persuaded for some time that Congress will, perhaps speedly after the European war, so amend the Federal Reserve banking laws as to permit the establishment of a central bank. President Sabin's statement that chief

of a central bank, of a central bank.

A central bank would probably be the best medium whereby there could be absolutely perfect concentration of the country's banking strength. The Federal Reserve system, however, esits supremacy over the Federal Reserve districts substantiall acted with-

Great Money PoPwer.

Great Money PoPwer.

The money power of the United States so far as that is represented by banks which operate under Federal charters and the comparatively small number of State chartered banks which have become and the great number about to become members of the Federal reserve system, is now to be concentrated at Washington in a manner which a few years ago the people would not have tolerated. But among the lessons the war has taught is that one which shows the necessity for mobilizing, concentrating and co-ordinating business of various kinds, including the banking business. Already it has been discovered at Washington that the fundamental principle represented by combinations, co-ordination and concentration. ed by combinations, co-ordination and co-operation produces, if there be wise supervision and regulation, re-markable results so far as efficiency and reduction of cost are concerned. Many have been the arguments made by those who are in authority

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W. W. EASTERDAY & CO.

1418 H St., Woodward Bldg. Main Office, 42 Broadway, N.Y. BRANCHES: Philadelphia Baltimore Washington Atlantic City Newark Richmond

The Safest Investments Are those that Jo not fluctuate during dis-turbing conditions of the money or stock markets. First deed of trust notes (first mortgages), well secured on real exists; is, the District of Columbia, consiliute "gib-edge" investments, and do not derees upon the financial responsibility of individuals or corporation, for their stability. We can apply soft investments in amounts from see upward. Send for booklet, "Concerning Loans and Investments."

Swartzell, Rheem & Hensey Co., 727 Fifteen Street Northwest.

the intent to persuade state-chartered banks to become members of the Federal reserve system. For there cannot be the highest efficiency and the most satisfactory concentration of the money power and banking strength unless substantially all of the banks of the United States, State and national, are members of the Federal reserve system. Nevertheless these appeals have been until now little heesed and there is precedent for the indifference or even antagonism of state-chartered banks to a Federal system.

Set in Lincoln's Time.

Set to Lincoln's Time.

That precedent was established toon after Jongress, in President Lincoln's administration, which authoris-Charles H. Sabin, president of the Guaranty Trust company, a state chartered institution, in a brief explanation setting forth the reasons why his institution has applied for membership in the federal reserve aystem, mentioned first of all the necessity for concentrating the banking strength of the nation. The Guaranty Trust company will contribute considerably to this purpose by reason of the fact that it is the largest trust institution in the world and is surpassed in resources and money power by only one other money power by only one other money and the surpassed in resources and money power by only one other money and the surpassed in resources and money power by only one other money and the surpassed in resources and money power by only one other money power by only one other money and the surpassed in resources and money power by only one other work of investigating the banking of the purpose of gaining any revenue, but solely with intent to compel the banks to withdraw their circulation.

The Washington authorities at that time were persuaded that if two or the larger State banks of the country, especially two in New State Sabing and fiscal systems of the civilized. three of the larger State banks of the country, especially two in New Yok, could be induced to take out national bank characters then the example thus set would be speedily followed by many other State in-stitutions. But in order to do this it was necessary for the law to be so modified as to permit the bank of Commerce of New York and the American Exchange Bank, of New American Exchange Bank, of Nev banking strength of the nation, that it was not deemed expedient when congress began consideration of a taining certain advantageous features bew banking bill to incorporate the Thus tempted these two banks, then among the leading institutions of New York, did become members of the na-tional banking institution, and the example thus set was speedily followd by many others. Corn Exchange Bank In.

Probably it was this precedent which Congress had in mind or of which it was informed, which led that body to authorize the admission of State chartered institutions into the State chartered institutions into the Federal reserve system while still re-taining advantageous features that were contained in their State-given charters. Probably had it not been for this permission the Guaranty Trust institution would not have felt justified in applying for memberabip

President Sabin's statement that chief among the reasons why the great institution of which he is president has applied for admission to the Federal Reserve system is the necessity for concentrating the country's banking strength really reflects the view of members of the monetary commission respecting the supreme value of a central bank.

Trust institution would not have felt justified in applying for membership in the Federal rered institutions which are of importance were among the first to apply for membership in the Federal reserve system. The largest State-nartered bank in New York City, the Corn Exchange Bank, early applied reserve system. The largest State-chartered bank in New York City, the Corn Exchange Bank, early applied for membership and was gladly re-ceived into the Federal reserve family. Now, it is thought probable that, following the example set by the Guaranty Trust, many of the larger pecially at this time when the American people are subscribing and have subscribed to billions of a war loan membership, and when this is done offered by the government, has through it will be especially gratifying to W. membership, and when this is done it will be especially gratifying to W. P. G. Harding, of the Federal Reserve Board at Washington, who has seen earnest and consistent from the bedinning in his appeals to State-char-ered institutions to come into the Federal reserve system. We are about, therefore, to see established real concentration of substantially all

BAN ON LIVE STOCK

eral Reserve Board at Washing

es, under the control of the Fed-

Express Companies to Carry Cattle for Dairy Show.

The embargo against the shipment of livestock adopted by the express companies of the United States, on made upon them for transportation and the necessity for withdrawing so many cars from the express service in the Federal reserve system with to place them in troop trains, threat-ened the success of the National Strengthen Your

purposes of the Department of Agri-culture and the United States Food Administration to have the show pro-Administration to have the show proceed, as it promises to be a great factor in the campaign to stimulate production, and at the request of the Transportation Department of the Food Administration the express companies have now so modified their orders that they will handle the cattle to be used for exhibition purposes at the big show.

Delegates from every branch of the industry, the cattle breader, the milk

industry, the cattle breeder, the milk distributor, the creamery operator, the ice cream and cheese manufacturers and the prepared-milk industry and machinery interests are expected to participate in the show.

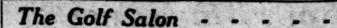
WASHINGTON PRODUCE.

Quotations given below are for large lots of good marketable goods only. Jobbers' prices are bigher. Lower grades may be sold for less. Fancy goods command higher prices. EGGR-Fancy, strictly fresh 6; average recipts, 44a45; Southern West Virginia, 43. CHEESE-New York State, factory, new, 27 a.S.

BUTTER-Eigin print, 674: Eigin tub, 46;
BUUTTER-Eigin print, 674: Eigin tub, 46;
POULTRY-Live hens, per lb., 27; roosters,
13; turkeys, 25; spring chickens, 25a31; ducks,
25a32; geose, 16a3; keats, youns, each, 46a30,
DRESSED POULTRY-Hens, choice, per lb.,
25a30; spring chickens, per lb., 25a33; turkeys,
per lb., 25a35; roosters, per lb., 19a79; geose, per
lb., 17a15.

EEDS-Red clover, 13,39a14.06 per bu.; alsike clover, 12,00a12.35 per bu.; crimson clover, 11,60a 11.50 per bu.; timothy, 3,85a4.06 per bu.; red too, 14,00a15.00 per 10 10s.; bluegrass, 3,00a,5.06 GRAIN-Wheat, millieg, per bu. 2,10a,2.20; corn, per bu. 2,10a,2.00; corn, per bu. 1,50a,5.00; per box, 50a,1.00; California oranges, 2,00a,5.00; lemons, 6,00a,7.00; peaches, 1,50a,2.00 crate; watermelous, 25.00 each; cantaloupes, Colorado standard, 1.00 a,2.00; flats, 75a1.00 crate; grapes, Concords, 41b, basket, 15a1.00 crate; grapes, Concords, 41b, basket, 15a1.00 crate; grapes, Concords, 41b, basket, 15a1.00 crate; grapes, Concords, 41b, basket, 15a1.00; grapes, per bol; weet potatoes, 2,56a,2.00 per bbl; No. 2, p.13a,2.00 per basket; fall.00; dera, per crate; fall.00; radishes, per [09, 1,50a,0.00 per basket; celeve, per dex, 30a,75; celery, crate, 2,30a,50; celery, crate, 2,30a,50; corn, per dox, 30a,50; llma beaus, per qu. 25a,50.

Waterways Convention













COLONIAL DESIGNS IN CITY OPPOSED

SEPTEMBER EVE

Municipal Architect Says Few Examples Exist Here.

Declaring that recent criticism of the new Central High School, on the ground that it should have been colonial in architecture was unjust, Snowden Ashford, municipal architect, speaking before the Takoma Park .Parent-Teachers' Association, said that Washington was not a colonial city, and that colonial architecture for its public buildings was, therefore, inappropriate. What few colonial buildings we possess, he stated, could be counted on the singers of one hand. There were all built prior to 1830, when Washington was a mere straggling village.

The primary object of Mr. Ashford's visit to the association was to exhibit and explain the places for the purpose of increasing The Herald's circulation, which goes into more Washington homes, proportionately, than any other local morning paper, will be pronounced and take charge of the counting of the ballots and the awarding of the prizes.

Mrs. Margaret J. Gormly. 33,789

J. H. McAllister. 390,133

J. H. McAllister. 390,133

J. C. McConnell. 31,845

Edward Pitts 50,995

J. P. Hawkins. 22,751

Blatriet No. 2.

Mrs. Margaret J. Gormly. 33,789

J. H. McAllister. 390,133

J. C. McConnell. 31,845

Edward Pitts 50,995

J. P. Hawkins. 32,751

District No. 3.

Harry P. Davis 52,851

There are not as many candidates

There are not as many candidates the new Central High School, on the banking strength of the United

ford's visit to the association was to exhibit and explain the places for the new \$9,000 addition to the Takoma School.

This building will add eight school rooms, several play-rooms and an assembly hall, to the present eightroom structure and may be used as a community center. The school rooms are arranged on the cart wheel plan, grouped around the assembly hall, thus permitting proper seating of the pupils with reference to light. The assembly hall is to be fifty by ninety feet by twenty-three feet in height, with a seating capacity of 600. The baasement rooms may be used for domestic science purposes.

More than one hundred parents and teachers attended the meeting, which was presided over by Mr. D. N. Shoemaker.

TWO FOUND GUILTY **UNDER KENYON LAW**

Jury Charges Mr. and Mrs. Jackson with Running Disorderly House.

After deliberating more than two hours the jury sitting before Justice Stafford in Criminal Court, No 1. in the case of Franklin Jackson, and in the case of Frankin Jackson, whis wife Trina, former proprietors of the Hotel Ardmore, on "Soubrette Row," charged with keeping a disorderly house, brought in a verdict

of guilty.

Mrs. Jackson collapsed in her chair

days there.

Th house on Fourteenth street was raided under the direction of Lieut. Pearson, of the vice squad, after several weeks' investigation. United States Attorney John E. Lasky, and Assistant United States Attorney Bolithia J. Laws, conducted the prosecution, while Atorney D. W. Baker, John Ridout and Norma Bowles defended the Jacksons.

Denies Buying Shoes For Another Woman

He did not buy shoes, or any other He did not buy shoes, or any other article of wearing apparel, for other women, John E. Moran states in his answer to the suit for separate maintenance filed in the District Supreme Court by Martha Moran. And further, he states, he did not knock his wife against a mirror or ever abuse her.

Near Double-Vote Period Ends October 15 DIPHTHERIA EPIDEMIC IN SOUTHEAST CURBED New Candidates Not Allowed to Enter After Health Officer's Assistant Makes En

10 o'Clock Monday Night. One and Two-Year Subscriptions Count Most.

prior to 10 o'clock Monday night, Oc- W. Smith ... tober 15, will be accepted on the near-double vote period.

D	istrict S	tandin	g.	
	District	No. 1.		
Rev. John	T. Horst	kamp.		340
stephen Fr	ank		375,	476
'homas R.	Morris.		373,	871
I. L. Cun	ningham		372.	630
ewis H. I	Kaufman		370.	720
. F. Ector	1		326,	076

District No. 4. District No. 5. L. A. Goodwin Mrs. Mabel Donaldson udley District No. 6. J. A. B. Riley. Herbert H. Hall District No. 7. August Blase District No. 8.

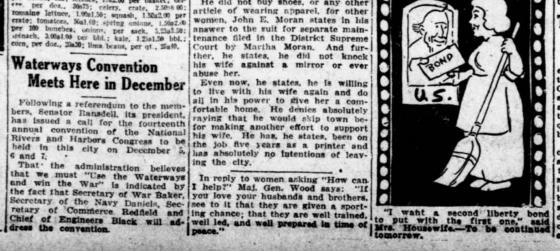
WEEKLY REVIEW OF TRADE

New York, Oct. 12.-Bradstreets to-| New York, Oct. 12.-Dun's Review morrow will say: Trade continues large volume, but conservatism as regards future buying seems to be more marked as the high altitudes to which prices for materials, as well to which prices for materials are to be the prices for materials as well to which prices for materials are to be the prices for materials are to be the

BUTTER-Eigh print, 67% Eigh tob, 45; process, 44; store-packed, 34.35.

POULTRY-Live heas, per lb., 27; roosters, li; turkeys, 25; spring chickens, 25.31; ducks, 25.25; spring chickens, 25.31; ducks, 25.25; spring chickens, 25.31; ducks, 25.25; spring chickens, per lb., 25.33; turkeys, per lb., 25.35; roosters, per lb., 126.3; lambs, per lb., 126.3; lambs, spring, le; calves, per lb., 126.3; lambs, l induced by high prices or the dis-placement of buyers caused by army

LIBERTY LOAN MOVIES



Mrs. Jackson collapsed in her chair and physicians from the Casualty Hospital had to be summoned to render first aid. The trial has taken up two whole days and was full of startling testimony.

Several women habitues of the place on Fourteenth street, after being forced to move from the Ardmore, which the authorities closed up under the Kenyon Red Light Law, testified that they brought diplomats from the German embassy there to carouse.

Misser materials, as well is a leading departments results already expected anticipations. Nor does the conservatism; moreover, there is a disposition to wait and see how far gain alone appear in volume of transcovernemental price regulation will so. Yet, government orders, which low forth to a variety of lines, are more than sufficient to offset any hecessions in what might be termed in some quarriers where concessions were lately a feature sharp recoveries are now witnessed. For the change in conditions, the advancing season provides an important reason, and for the more confident sentiment which has more confident sentiment of the conservations. Nor does the conservations, for sellers' views about prices more than sufficient to offset any hecessions in what might be termed in some quarriers where concessions were lately a feature sharp recoveries are now witnessed. For the change in conditions, the advancing season provides an important reason, and for the more confident sentiments as labor have experienced sudden revision and more than sufficient to offset any hecessions in what might be termed in some quarriers where concessions were lately a feature sharp recoveries are now witnessed. For the change in our provides and the conservations of the conservations of the conservations. removal of some uncertainties and offiremoval of some uncertainties and offi-cial assurance of large grain harvests afforded.

The most potent and gratifying fac-tor in the situation, as it has been for some time, is the general spirit of conservatism which curbs speculative tendencies in trade and industry and operates to keep commitments with-

operates to keep commitments with-in the limits of safety, and though in some branches business is not so con-spicuously active as a year ago, it unmistakably rests on a more solid basis. Yet with the extraordinary and unprecedented conditions arising from the war, the future natuarally remains more or less clouded and the dif-ficulties of holding production and dis-tribution at the high necessitated by the extensive and expanding demands from governmental and other sources don't appreciably diminish with the labor shortage and the congestion in transportation continuing transportation continuing.

To Examine Books Of Defunct Firm

Justice Siddons yesterday empow ered Byron U. Graham, receiver for the banking and brokerage firm of Crane, Gilpin & Co., at Fourteenth Get a 10-cent box now.

They're fine. Cascarets liven your stomach. You can or \$25,000 has been approved. He immediately went to the office of the firm and took possession of all books, papers and securities. At the time of his appointment, he states, the firm had no bookkeepers in its employ, the books being kept by the members of the firm them selves. He asks that an entirely disinterested person be employed to conduct the necessary examination of the books.

Get a 10-cent box now.

They're fine. Cascarets liven your stomach. You can one or two, like candy, before the morning your head is clear, tongue is clean, stomach sweet, breath right and cold gone, and sweet, prove

"Latest figures show that there are now 143 cases of disphtheria in Southeast Washington, most of them across the Anacostia bridge. Dr. W. C. Fowler, assistant to Dr. William C. Woodward, health officer of the District, yesterday declared that within the next few weeks, authorities thought they would have situation in hand. "At present." said Dr. Fowler.

couraging Report After

Investigation.

situation in hand.
"At present," said Dr. Fowler,
"case after case is being found where
exteriorally the child seemed perfectly all right. We are taking cultures of all children in Anacostia.
Within a few weeks, the cultures will
all be taken, and the disease consequently boxed in."

COMMERCE BANK RE-ELECTS OFFICERS

Officers of the Bank of Commerc Officers of the Bank of Commerce and Savings were re-elected as follows at an organization meeting:
President, Maurice C. Rosenberg; first vice president, Joseph Sanders; second, vice president, R. J. Earnshaw; third vice president, Irvin Owings; secretary, Johepa N. Milans; auditor, Dr. Clarence A. Weaver; general counsel, Alexander Wolf; cashier, John M. Riordon, and assistant cashier, Frank Owings.

Mr. Riordon reported the bank to be in flourishing condition, with deposits totaling more than \$800,000.

B. Zantzinger.

PREDICT SUFFRAGE FOR THE DISTRICT

That Congress will grant to the District of Columbia the right of sufrage when it convenes in December, was the chief sentiment expressed at the headquarters of the District Suffrage Association, 1626 Rhode Island avenue northwest, when this body resumed its activities for the winter months, with Mrs. Henry Churchill Cook, president, in the chair.

Arrangements were completed for the annual State meeting, to be held at the local headquarters on October 23, and the following were chosen as representatives to this meeting. Mrs. Cook, first delegate, and Mrs. Georg W. Beall, first alternate; Mrs. vo Dachenhausen, second delegate; Mrs. Ashton Todd, second alternate; Mrs. Samuel B. Milton, third delegate; Mrs J. Shelby Riley, third alternate. At this meeting the election of general officers will be held.

"CASCARETS" FOR HEADACHES, COLDS, LIVER, BOWELS

Enjoy Life! Don't Stay Bilious Sick, eadachy and Constipated.

Get Rid of Bad Breath, Sour Stom ach, Coated Tongue, Indigestion.

Losing, Needed \$300. Man Arrives Here To Touch President

Can you imagine anybody coming to Washington for the express purpose of borrowing 300 from President Wilson? Central Office Detective Joseph Grant met a man like this at the Union Station, and he referred him to the Washington Asylum Hospital

he referred him to the Washington Asylum Hospital,

The man is Charles F. Cress, 54 years of age, who is from McConnellaburg, Pa. According to the story he told Detective Grant, about a year ago he had been "filmflamed" out of \$300, and due to the war he needed the money to support his family back in Pennsylvania, and to run his farm, and thought that the President might refund him his coin.

He was brought to police head-quarters where he was taken into custody by Detectives Grant and James Armstrong. He was later sent to the asylum.

ELECT BOST HEAD OF INSURANCE-MEN

Underwriters' Association to Aid Liberty Loan Drive.

James Lee Bost was elected president of the District of Columbia Underwriters' Association at its annual meeting in the Board of Trade quarters. Fulton Harris was elect-ed vice president and Charles P. Light, secretary-treasurer. Orville Drown, the retiring president, congratulated Mr. Bost when the result was announced, and resigned the chair in his favor.

John M. Cherry was re-elected chair-

John M. Cherry was re-elected chairmain of the executive committee. Other members of the committee follow: Orville Drown, E. S. Brashears, L. M. Stabler and Eugene G. Adams. The association, composed of forty-four members, pledged itself to exert every possible effort to make the second liberty loan a success. President Bost, in a short address, spoke of the necessity for the success of the loan and urged every member to do his best.

A resolution adopted provided that each member should use every pos-sible agency at his command to help dispose of the bonds during the re-maining days of October, and report maining days of October, and report to the Secretary. The association disposed of \$224,000 of the first liberty lean, members said, selling 1,250 bonds. The secretary will act as the clearing house for information on the loan for all members and reports will be made to him at the end of the

tion, November 8, President Bost will deliver an interesting talk upon mat-ters of interest to insurance men, and tell of the work done at the recent national convention of insurance men in New Orleans.

Plead Not Guilty of Violating D. C. Code

Cecil B. Hathaway, John W. Twi ford, Harry R. Fisher, Charles P. Kienle, Solomon S. McIntyre and Charles J. Wittman, all alleged by the district attorney's office to have put obstructions in the car tracks of the Washington Railway and Elec-tric Company during the strike last winter, appeared before Justice Stafford yesterday and pleaded not guilty

to violating Section 848 of the D. C. Code.

Bond for their appearance was fixed at \$1,500 each and was furnished for all the defendants by George W. Ray, Aubrey H. Staples and William G. H. Staples and William G. Attorney M. F. Mangan will Aubrey H. Staples and William G. Kienle, Attorney M. F. Mangan will defend the alleged strikers at the

SEDITIOUS PAPERS

Postmaster Burleson Says U. S. Has Situation Well in Hand.

"Within thirty days there will not be a paper in this country printing seditions matter." Postmaster General Burleson made

seditious matter."

Postmaster General Burisson made this statement to the Cabinet yesterday. "I can safely predict this," he continued, "as the machinery to detect and close the mails to such publications is running so smoothly that our round-up will soon be complete."
Burieson's statement was greeted with warm approval by his associates of the Cabinet. He afterward told reporters that the work of licensing foreign-language newspapers was progressing rapidly and that the entire situation would be cleared up within thirty days.

situation would be cleared up within thirty days.

Mr. Eurieson confirmed reports that a large number of foreign language and Socialist papers had been refused mailing privileges—a much larger number than was generally suposed.

The figures, he said, would not be made public until the department had concluded its work, if then. The law is so elastic, he declared that all cases of seditious publications are covered and the department is stringently enforcing all the provisions.

A disloyal paper, he declared, taints the entire press. It is, he said paraphrasing Montague Glass, like the fight. The press may be 99 per cent loyat.

The press may be % per cent loyal, but like the fish which is % per cent fresh, it is only the 1 per cent which attracts attention because it smells

DRUG FIEND SENT TO JAIL.

Hallie De Forrest, well known to the police as a habitual user of mor-phine and other narcotics, was sentenced yesterday by Justice Stafford in Criminal Court No. 1 to serve one

in Criminal Court No. 1 to serve one year at Occoquan.

The woman, who is colored forged the name of a prominent physician on the 25th of last March to a prescription for morphine sulphate, using one of her eleven alliases, that of "Marie Cooper."

The postoffice employes of Beston have refused to affiliate with the American Federation of Labor.

Tell Your Wife Corns Lift Off

Doesn't burt a bit to lift corne or calluses off with fingers.



plying, or afterwards. This may sound like a dream to corn-pestered men and women who have been cutting, filing and wearing torturous plasters. Yes! Corns lift out and cal-luses peel off as if by magic.
A small bottle of

Not a twinge of pain soreness before ap-

magic.

A s mall bottle of Freezone costs but a few cents at any drig store. Apply a few drops directly upon your tender corn or callus, and instantly the soreness disappears; then shortly the corn or callus will be so loose that it lifts off.

Freezone dries instantly, it doesn't eat out the corn or callus, but just shrivels it up so it lifts away without even irritating the surrounding skin. Women

War Tax Service

We have in pamphlet form:

1-An expert analysis of the War Tax Law as applying to individuals and corporations.

2-The complete text of the War Tax

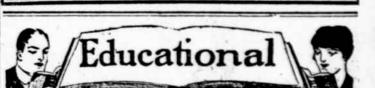
Law annotated, cross referenced and indexed. 3-An Income Tax Chart enabling the taxpayer to ascertain the amount

We shall be glad to furnish any of the above men tioned pamphlets upon request. Please indicate which of these pamphlets you require.

of his tax at a glance.

The National City Company National City Bank Bldg., New York

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schools.

Instruction by most widely approved methods by professional teachers trained in the best modern law schools and by lawyers in active practice.

Three-year course for LLB; one year post-graduate for LLM. or M. P. L.

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Secretary, Masonic Temple, M. 4540.

National School Domestic Art and Science, 2650 Wisconsin Ave. N. W.

Fifteenth Year Opened October 4 SIDWELLS' FRIENDS SCHOOL

NATIONAL SCHOOL

Law School

National University 49th Year Opens October 1 at 6:30 P. M.

RIENDS SCHOOL

1811 Eye Street N. W.

FOR BOYS, AND GIRLS.

25th Year Regins Nept. 24.

3. W. Sidwell, A. M., Principal, 18.

Scoretary's office open all day Labor Day & National University Law School Building, 8th National University Law School

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